



Baltic International Bank

PRIVATE PERSON LOAN APPLICATION

Borrower Information

Full name (given & family name)					
Personal ID number		Date of birth		Passport No	
Declared residence address					
Actual residence address					
Telephone for contacts, fax				E-mail	
Place of residence	<input type="checkbox"/> Single-family home	<input type="checkbox"/> Own apartment	<input type="checkbox"/> Rented apartment	<input type="checkbox"/> Shared living arrangement	
	<input type="checkbox"/> Other: _____				
Marital status	<input type="checkbox"/> Married	<input type="checkbox"/> Not married	<input type="checkbox"/> actual cohabitation	Premarital Agreement	<input type="checkbox"/> Yes
					<input type="checkbox"/> No
	Number of dependants				
Education	<input type="checkbox"/> Higher	<input type="checkbox"/> Secondary	<input type="checkbox"/> Basic	<input type="checkbox"/> _____	
Place of employment, address and phone, employment industry					
Job title				Employment start date	

Incomes and Expenses

Monthly salary / wage (neto)		Spouse's monthly income (neto)		Other incomes	
Food expenses		Loan payments		Utility payments	Other expenses

Properties Owned and Obligations

Please list your properties (real estate, motor vehicles, company shares, other property (if any) and its encumbrances)*	

*Continue on the reverse side (if necessary)

Existing Obligations

Lender	Original Loan Amount	Outstanding Loan Balance	Maturity date (due date)	Monthly payment

Preferable Type of Loan - loan credit line

Loan amount		Currency		Term (in months)	
Loan purpose					
Start of loan repayment				Payment Date	
Sources of loan repayment					

Loan Collateral

Type and description of property serving as collateral					
Legal owner of the collateral					
Appraised value of collateral, appraiser, date of appraisal					
Insurance of collateral	<input type="checkbox"/> Yes	Insurance company		Amount	
	<input type="checkbox"/> No				
Collateral is under mortgage / pledge / encumbered with debts	<input type="checkbox"/> Yes	Mortgagor / Pledgor / Lender		Amount	
	<input type="checkbox"/> No				

Information Related to the Guarantor (private person)

Full name (given & family name)					
Personal ID number		Date of birth		Passport No	
Declared residence address					
Actual residence address					
Telephone for contacts, fax			E-mail		
Place of residence	<input type="checkbox"/> Single-family home <input type="checkbox"/> Own apartment <input type="checkbox"/> Rented apartment <input type="checkbox"/> Shared living arrangement <input type="checkbox"/> Other: _____				
Marital status	<input type="checkbox"/> Married	<input type="checkbox"/> Not married	<input type="checkbox"/> actual cohabitation	Premarital Agreement	<input type="checkbox"/> Yes
	Number of dependants				
Place of employment, address and phone, employment industry					
Job title			Employment start date		
Owned real estate and movable property					
Existing Obligations					

Information Related to the Guarantor (legal person)

Corporate name and type of business entity					
Reg./Company/UBI No		Date of registration			
Registered office					
Actual office address					
Telephone for contacts, fax			E-mail		
Core business activity					
Authorised representatives (officials / authorised signatories)					
Turnover from the previous reporting period		Profit from the previous reporting period			
Banks where current accounts are operated					
Owned real estate and movable property					
Existing Obligations					

I hereby certify that facts stated in Application are true and correct and I undertake to notify immediately in writing about any changes in provided information. By signing this Application, I hereby empower Bank's representatives to check the information provided in Application and, if necessary, to gain additional information.

By signing this Application I confirm my consent for disclosure of information about the Borrower, Borrower's financial condition, loan purpose, terms and conditions of the loan agreement, fulfilment of the loan agreement, information about the guarantor, collateral of the loan and other loan related significant information to third parties whose funds Bank intends to raise, raises or has raised to finance itself or this loan. I hereby confirm that I am legally entitled to give consent for disclosure of information mentioned above to third parties.

I am aware that Bank is gaining and processing the personal data mentioned above to assess my creditworthiness in order to consider on granting a loan. Bank is the processor of personal data and detailed information on processing of personal data is available at the Bank in person or on the Bank's website www.bib.eu.

I am aware that Bank is entitled to give and to gain an information about the Applicant and its obligations from the Bank of Latvia in cases and in manner prescribed in Regulation for the Credit Register. Regulation for the Credit Register of Bank of Latvia is available on the Bank of Latvia's website www.bank.lv.

The Applicant may be held criminally liable for submission of false information in the manner prescribed by the law of the Republic of Latvia. If Bank decides not to grant the loan, Bank is not obligated to explain the Applicant the reason of rejection.

Date

Applicant

Full name, signature

The Guarantor hereby certifies that facts stated in Application are true and correct and undertakes immediately to notify the Bank in writing about any changes in provided information.

The Guarantor is aware that Bank is gaining and processing the personal data mentioned above in order to assess the creditworthiness of the Guarantor to consider on the conclusion of a guarantee agreement regarding the obligations of the Applicant. Bank is the processor of personal data of the Guarantor and detailed information on processing of personal data is available at the Bank in person or on the Bank's website www.bib.eu.

The Guarantor is aware that Bank is entitled to give and to gain an information about the Guarantor and its obligations from the Bank of Latvia in cases and in manner prescribed in Regulation for the Credit Register. Regulation for the Credit Register of Bank of Latvia is available on the Bank of Latvia's website www.bank.lv.

Date

Guarantor

Full name, signature